

FIRE DEPARTMENT

16776 Fish Point Road SE Prior Lake, MN 55372

NEW ISO RATINGS

The insurance service office (ISO) periodically reviews municipal fire suppression systems for the Prior Lake Fire Department. The last review occurred in 2015.

The ISO program evaluates communities according to a uniform set of criteria incorporating nationally recognized standards developed by the National Fire Protection Association and the American Water Works Association. The analysis includes, <u>fire flows</u> (theoretical amount of water necessary for suppression purposes), <u>emergency communication</u> (emergency reporting, telecommunications, and dispatching systems), <u>fire department</u> (including equipment, staffing, training, geographic distribution of fire departments operations, and community risk reduction) and <u>water supply</u> (including inspection and flow testing of hydrants, alternative water supply, and available water). The evaluation results in a public protection classification (PPC) which is a number from 1 to 10. A rating of 1 is exemplary and a rating of 10 means, the fire suppression program does not meet minimum criteria.

In a 2019 ISO audit, additional information was provided by the Prior Lake Fire Department including but not limited to; equipment capabilities, water capabilities, continuity of training, and general fire department operations to improve the PPC for Township residents as well as the City of Prior Lake. The audit was successful.

Effective October 1, 2020 both Credit River and Spring Lake Townships rating improved from a 6/10 to a 5/10. This means that Township properties within 7 miles of a Prior Lake Fire Station receive a 5 rating. Insurance companies set their own ISO rating for properties that are outside the 7-mile radius.

The Township and City ISO ratings improved because of the Prior Lake Fire Departments ability to deliver water to un-watered areas by tanker, improved equipment that exceeds NFPA standards, and improved training models. This change in rating is important for both the Townships and the City since reduced iso PPC typically results in homeowner insurance premium cost savings.

The PPC for City of Prior Lake City residents improved to a 3 rate. If Township residents live within 1000 feet of a City fire hydrant, the 3 rates should apply.